



# INDIANA PROPERTY TAX BENEFITS

State Form 51781 (R4 / 6-07)

Prescribed by the Department of Local Government Finance

## INSTRUCTIONS:

### (THIS FORM MUST BE PRINTED ON GOLD OR YELLOW PAPER)

Listed below are certain deductions and credits that are available to lower property taxes in Indiana. Taxpayers may claim these benefits by filing an application with the Auditor in the County where the property is situated. The previous tax bill will facilitate filing, but it is not required.

**Applications for deductions against real property must be filed during the twelve months before June 11** to be effective for taxes payable in the following year. **The filing deadline for deduction applications for mobile homes and manufactured homes that are not assessed as real property is the twelve months before March 31**, unless noted below.

**All deductions for real property require that the ownership must be recorded as of March 1 of the assessment year** for taxes payable the following year. Individuals that record a real property purchase, or record a mortgage document after March 1 may file for the deductions at the earliest opportunity, but the deduction will not apply until the following March 1 assessment date. The deduction will appear on the tax bill the year following the assessment date. **Manufactured and mobile homes must be owned by January 15 to be eligible for the deductions** to be applied to the tax bill for that year. For additional information on these and other benefits, please consult Indiana Code §§ 6-1.1-12 and 6-1.1-20.9.

DEDUCTION (Indiana Code)	MAXIMUM AMOUNT ***	ELIGIBILITY REQUIREMENTS
Mortgage (6-1.1-12-1b)	3,000	1) Deduction is applicable to real property located in Indiana and includes mobile and manufactured homes; and 2) <b>A new application must be filed when a loan on real estate is refinanced.</b>
Homestead Credit * (6-1.1-20.9)	20% of net tax bill	1) Owner must reside on the property for which the deduction is being applied on March 1. The mobile and manufactured home occupancy requirement is January 15; and 2) The credit is against the taxes attributable only to the assessed value for the first acre and the dwelling and garage.
Homestead Standard Deduction (6-1.1-12-37(b))	45,000	1) Owner must reside on the real estate, including mobile and manufactured homes; and 2) Only the first acre and the dwelling and garage are allowed.
Over 65 (6-1.1-12-9)	12,480	1) Owner must reside on the real estate, including mobile and manufactured homes; 2) Owner is at least 65 by December 31st of the year preceding the application year; 3) Combined adjusted gross income does not exceed \$25,000; 4) One year of ownership prior to March 1 of the current property tax year; and 5) Assessed value of property does not exceed \$182,430. 6) Surviving, unmarried spouse is at least 60 years of age if deceased was 65 at the time of death.
Blind (6-1.1-12-11;12)	12,480	1) Owner must reside on the real estate, including mobile and manufactured homes; 2) Owner is blind; and 3) Taxable gross income does not exceed \$17,000;
Disabled (6-1.1-12-11)	12,480	1) Owner must reside on the real estate, including mobile and manufactured homes; 2) Owner must be a disabled person; and 3) Taxable gross income not exceeding \$17,000;
Disabled Veteran ** (6-1.1-12-14;15)	12,480	1) Claimant must own real estate, personal property and/or mobile or manufactured home in Indiana; 2) Served in U.S. military service for at least 90 days and honorably discharged; 3) Surviving spouse may apply; 4) Either totally disabled or at least age 62 with at least 10% disability; 5) Written evidence of the disability; and 6) Assessed value of real and personal property combined is not greater than \$143,160.
Veteran with Service Connected Disability ** (6-1.1-12-13;15)	24,960	1) Claimant must own real estate, personal property and/or mobile or manufactured home in Indiana; 2) Honorably discharged after serving in U.S. military during a war, 3) Service connected disability of at least 10% with written evidence of disability; and 4) Surviving spouse may apply.
Veteran World War I ** (6-1.1-12-17.4)	18,720	1) Owner resides on real estate, mobile or manufactured homes unless in a nursing home or hospital; 2) Be a veteran of World War I; and 3) Assessed value of the residence property does not exceed \$206,500.
Surviving Spouse of World War I Veteran ** (6-1.1-12-16;17)	18,720	1) Claimant must own real estate, personal property and/or mobile or manufactured home in Indiana; 2) Spouse of deceased person serving in the U.S. military before November 12, 1918; 3) Written evidence that deceased spouse was honorably discharged; and 4) not claiming the Deduction for Disabled Veterans or Surviving Spouses.
Solar Energy Heating or Cooling Systems (6-1.1-12-26)	Assessed value (AV) of the property with the device, less the AV without the device. In other words, the value of the device.	1) Claimant must own real property, real or annually assessed mobile or manufactured home; and 2) Qualifying device is installed.
Wind Power Device (6-1.1-12-29)		
Hydroelectric Power Device (6-1.1-12-33)		
Geothermal Device (6-1.1-12-34)		

\* Depending on the county, you may also receive a County Homestead Credit on your residence. Please consult your County Auditor for more information.

\*\* Any unused portion after application to residential property applies next to personal property and lastly as Excise Tax Credit on either motor vehicle excise tax (IC 6-6-5-5) or aircraft license tax (IC 6-6-6.5)

\*\*\* The sum of the deductions provided to a mobile home or to a manufactured home that is not assessed as real property may not exceed one-half (1/2) of the assessed value of the mobile home or manufactured home. (IC 6-1.1-12-40.5)

**SEE OTHER SIDE FOR REQUIRED FORMS, DOCUMENTATION AND INFORMATION ON LIMITATIONS REGARDING MULTIPLE DEDUCTIONS**

Specific deduction claim forms are available from the county auditor or on the Indiana Department of Local Government Finance website:  
<http://www.in.gov/icpr/webfile/formsdiv/dlgf.html>

DEDUCTION (Indiana Code)	APPLICATION FORM AND VERIFICATION (PROOF) REQUIRED	ARE THERE RESTRICTIONS WITH TAKING THIS DEDUCTION IN COMBINATION WITH OTHER DEDUCTIONS? ***
Mortgage (6-1.1-12-1b)	State Form 43709 <b>A new application must be filed whenever a loan on real estate is refinanced.</b>	NO
Homestead Credit * (6-1.1-20.9)	DLGF Form HC10 (State Form 5473) Previous tax bill will facilitate filing.	NO
Homestead Standard Deduction (6-1.1-12-37(b))	DLGF Form HC10 (State Form 5473). One form filed for both the Homestead Credit and the Standard Deduction.	NO
Over 65 (6-1.1-12-9)	State Form 43708 Internal Revenue Service Form 1040 for the previous calendar year. This requirement includes submitting the 1040 for the applicant and all co-owners.	PARTIALLY – Taxpayer may not claim any deductions other than the Mortgage and the Homestead Deductions.
Blind (6-1.1-12-11;12)	State Form 43710 Proof of Blindness required.	PARTIALLY - These deductions may be claimed with all other deductions EXCEPT the Over 65 Deduction.
Disabled (6-1.1-12-11)	State Form 43710 Proof of Disability required.	PARTIALLY - These deductions may be claimed with all other deductions EXCEPT the Over 65 Deduction.
Disabled Veteran ** (6-1.1-12-14;15)	State Form 12662 Either VA Form 20-5455 Code 1 In Item #15; Pension Certificate; Award of Compensation from VA or DOD; or Certificate of eligibility from Indiana Department of VA.	PARTIALLY - These deductions may be claimed with all other deductions EXCEPT the Over 65 Deduction.
Veteran with Service Connected Disability ** (6-1.1-12-13;15)	State Form 12662 Either VA Form 20-5455 Code 2 In Item #15; Pension Certificate; Award of Compensation from VA or DOD; or Certificate of eligibility from Indiana Department of VA.	PARTIALLY - This deduction may be claimed with all other deductions EXCEPT the Over 65 Deduction and Surviving Spouse of WW I Veteran.
Veteran World War I ** (6-1.1-12-17.4)	State Form 12662 Letter from VA or Department of Defense; or Discharge Documents.	PARTIALLY - This deduction may be claimed with all other deductions EXCEPT the Over 65 Deduction.
Surviving Spouse of World War I Veteran ** (6-1.1-12-16;17)	State Form 12662 Letter from VA or Department of Defense; or Discharge Documents.	PARTIALLY - This deduction may be claimed with all other deductions EXCEPT the Over 65 Deduction and Veteran with Service Connected Disability.
Solar Energy Heating or Cooling Systems (6-1.1-12-26)	State Form 18865	PARTIALLY - These deductions may be claimed with all other deductions EXCEPT the Over 65 Deduction.
Hydroelectric Power Device (6-1.1-12-33)	State Form 18865 Certificate of Qualification from the Indiana Department of Environmental Management.	PARTIALLY - These deductions may be claimed with all other deductions EXCEPT the Over 65 Deduction.

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By signing below, customer acknowledges receipt of the Indiana Tax Benefits form

Customer Verification Signature	
Please Print Name	Date (month, day, year)